REMARKS

The Examiner rejected claims 33-34, 40-53, and 54-60 under 35 U.S.C. 103(a) as being unpatentable over US Patent No. 6,256,737 (Bianco et al) in view of US Pg. Pub No. 2003/0130954 (Carr).

Applicant respectfully disagrees that Bianco teaches or discloses each of the limitations in the previous claims. For example, Applicant does not believe that Bianco teaches or discloses at least the provision of biometric data at the onset or completion of enrollment. For example, a user may provide his biometric data first as collateral and then activate his account later with financial information. As an example of the alternative, a user could provide contact information and/or financial data at a web site, and then complete enrollment by providing his biometric data at a retail location.

However, purely in the interest of expediting the prosecution of the instant application, Applicant has amended the independent claims to substantially include the following limitations:

33. A method for enabling a user to use a biometric system, comprising:

receiving, at a first system access at a first computing device at a first enrollment station, first enrollment data for a user, wherein the first enrollment data does not include biometric data;

storing, in a system user record in a system database, the first enrollment data;

identifying, at the system database, the system user record as pre-active;

receiving, at a time asynchronous with the first system access at a second system access at a second computing device at a second enrollment station, a portion of the first enrollment data and second enrollment data for the user, wherein the portion of the first enrollment data is used to locate the system user record and wherein the second enrollment data differs from the first enrollment includes biometric data;

storing, in the system user record in the system database, the second enrollment data; and

identifying, at the system database, the system user record as active based on whether the first enrollment data and the second enrollment data together comprise complete enrollment data, wherein the complete enrollment data is received during a plurality of asynchronous system accesses and enables the system user record for use in biometrically authenticating the user.

As can be seen, the claim now includes the provision of biometric data at enrollment completion. The instant claim does not involve an admin-provided account identifier. The current claim amendments specifically indicate that the first enrollment data does not include biometric data, that the second enrollment data does includes biometric data, and that the user account it not fully active (i.e., it is "pre-active") until the second enrollment has been received. Further, the first enrollment data is used to locate the pre-active account so that the second enrollment data may be stored in the same account.

CONCLUSION

Applicants respectfully submit that the claims are in condition for allowance and notification to that effect is earnestly requested. The Examiner is invited to telephone the undersigned at any time.

	Respectfully submitted,
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